

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Justo L. Vega
Debtor

Case No. 14-03923-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: LyndseyPr
Form ID: 3180W

Page 1 of 2
Total Noticed: 17

Date Rcvd: Jan 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2018.

db +Justo L. Vega, 132 Sherby Lane, Shermans Dale, PA 17090-8606
4539443 +16001 North Dallas Parkway, Addison, TX 75001-3311
4535675 +American Education Services, PO Box 2461, Harrisburg, PA 17105-2461
4535676 +Barclays Bank Delaware, c/o Gordon & Weinberg, P.C., 1001 E. Hector St., Ste 220,
Conshohocken, PA 19428-2395
4559855 +CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
4535678 Capital One Bank (USA), N.A., Firstsource Advantage, LLC, PO Box 628,
Buffalo, NY 14240-0628
4653264 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
4550010 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
4535681 PayPal, 2211 North Front St., San Jose, CA 95131

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4561964 +EDI: BANKAMER.COM Jan 12 2018 18:53:00 Bank of America, N.A.,
7105 Corporate Drive PTX-B-209, Plano, TX 75024-4100
4535677 +EDI: TSYS2.COM Jan 12 2018 18:53:00 Barclays Bank Delaware, 125 S. West St.,
Wilmington, DE 19801-5014
4550104 EDI: CAPITALONE.COM Jan 12 2018 18:53:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
4535679 EDI: CAPITALONE.COM Jan 12 2018 18:53:00 Capital One Services, LLC, PO Box 85619,
Richmond, VA 23285-5619
4699285 EDI: ECMC.COM Jan 12 2018 18:53:00 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
4699286 EDI: ECMC.COM Jan 12 2018 18:53:00 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408, ECMC,
PO BOX 16408, ST. PAUL, MN 55116-0408
4574871 EDI: PRA.COM Jan 12 2018 18:53:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4550885 EDI: RECOVERYCORP.COM Jan 12 2018 18:58:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* ECMC, P. O. Box 16408, St. Paul, MN 55116-0408
cr* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096,
Dallas, TX 75261-9741)
4653265* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741,
Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
4535680 ##+Edwin A. Abrahamsen & Assoc, 120 N. Keyser Ave., Scranton, PA 18504-9701

TOTALS: 0, * 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 14, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 12, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
G. Patrick O'Connor on behalf of Debtor 1 Justo L. Vega patoconnor1000@gmail.com
Joshua I Goldman on behalf of Creditor Bank of America, N.A. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kevin S Frankel on behalf of Creditor Nationstar Mortgage, LLC. pa-bk@logs.com
Nicole Bernadette LaBletta on behalf of Creditor Bank of America, N.A. nlabletta@udren.com,
vbarber@udren.com
Recovery Management Systems Corporation claims@recoverycorp.com
Sherri Braunstein on behalf of Creditor Bank of America, N.A.
sherri.braunstein@phelanhallinan.com
Thomas I Puleo on behalf of Creditor Bank of America, N.A. tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1 Justo L. Vega
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:14-bk-03923-HWV**

Social Security number or ITIN **xxx-xx-0293**
EIN ____-____-____
Social Security number or ITIN ____-____-____
EIN ____-____-____

Order of Discharge

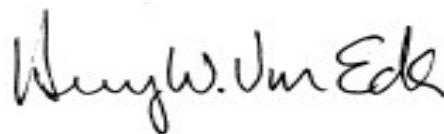
12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Justo L. Vega

January 12, 2018

By the
court:



Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: LyndseyPrice, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.